# TENNESSEE GENERAL ASSEMBLY FISCAL REVIEW COMMITTEE



## FISCAL MEMORANDUM

HB 655 - SB 1206

March 4, 2019

**SUMMARY OF ORIGINAL BILL:** Prohibits a health insurance entity from issuing a policy for health insurance coverage that prohibits an insured from paying the lesser of the cost of a medical service offered by a physician or a chiropractic service offered by a chiropractor, and the cost of the copayment for the medical or chiropractic service.

FISCAL IMPACT OF ORIGINAL BILL:

**NOT SIGNIFICANT** 

#### IMPACT TO COMMERCE OF ORIGINAL BILL:

Other Commerce Impact – Due to unknown factors such as the cost of such services and copayments, an impact to commerce cannot be reasonably determined.

Jobs Impact – Not Significant

SUMMARY OF AMENDMENT (004711): Deletes all language after the enacting clause except for the effective date section. Authorizes a healthcare professional to accept goods or services as payment in direct exchange of barter for healthcare services provided by the healthcare professional if the patient to whom the healthcare services are provided is not covered by health insurance coverage. Requires a healthcare professional who accepts barter as payment in accordance with this section to annually submit a copy of the relevant federal tax form disclosing the healthcare professional's income from barter to the healthcare professional's licensing board. States that this section does not apply to any healthcare services provided at a pain management clinic as defined in Tennessee Code Annotated § 63-1-301 and defines "healthcare professional". Deletes Tennessee Code Annotated § 63-6-247.

#### FISCAL IMPACT OF BILL WITH PROPOSED AMENDMENT:

Unchanged from the original fiscal note.

Assumptions for the bill as amended:

- Based on information provided by the Department of Commerce and Insurance and the
  Department of Health, the proposed legislation will not have an impact on any
  operations of the departments; therefore, any fiscal impact is estimated to be not
  significant.
- The Board of Medical Examiners and the Board of Osteopathic Examination can accommodate receiving federal tax forms utilizing existing resources without an increased appropriation or reduced reversion.
- Pursuant to Tenn. Code Ann. § 4-29-121, all health related boards are required to be self-supporting over a two-year period. The Boards had an annual surplus of \$3,609,723 in FY16-17, an annual surplus of \$3,621,024 in FY17-18, and a cumulative reserve balance of \$34,646,763 on June 30, 2018.

#### IMPACT TO COMMERCE WITH PROPOSED AMENDMENT:

### Unchanged from the original fiscal note.

Assumptions for the bill as amended:

- Due to multiple unknown factors, an exact impact to commerce cannot be determined with reasonable certainty.
- The proposed legislation will not result in additional services; therefore, any impact on jobs in Tennessee is estimated to be not significant.

#### **CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

Krista Lee Carsner, Executive Director

Kista Lee Caroner

/jem